

In re:
William Gilyard
Debtor

Case No. 21-11923-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 23, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	William Gilyard, 7500 Elmwood Avenue, Philadelphia, PA 19153-1313

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PHFA bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Ally Financial jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
MICHAEL D. SAYLES	on behalf of Debtor William Gilyard midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Financial rcohen@lavin-law.com ksweeney@lavin-law.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	BANKRUPTCY NO. 21-11923/ELF
WILLIAM GILYARD	:	
	:	CHAPTER 13
Movant-Debtor	:	
	:	
v.	:	
	:	
ALLY FINANCIAL	:	
	:	
Respondent-Creditor	:	

**STIPULATION RESOLVING DEBTOR’S MOTION TO DETERMINE VALUE AND ALLY’S
OBJECTION TO CONFIRMATION**

COME NOW, this 18th day of February, 2022, Debtor, William Gilyard, by and through his attorney Michael D. Sayles, Esquire, and Ally Financial, by and through its attorney, Regina Cohen, Esquire, hereby stipulate the following terms of settlement of Debtor’s Motion to Determine Value and Ally’s Objection to Confirmation of Chapter 13 Plan:

WHEREAS the Debtor owns a 2016 Chrysler 300, VIN 2C3CCAGG0GH162105 (“Vehicle”); and

WHEREAS Ally Financial has a duly perfected, first priority lien on the Vehicle; and

WHEREAS the Debtor has filed a Chapter 13 plan providing for payment of the Vehicle through the plan and a Motion to Determine Value of the Vehicle; and

WHEREAS Ally Financial has filed an Objection to Confirmation and a Response to the Motion to Determine Value; and

WHEREAS the Debtor and Ally Financial seek to resolve the Motion to Determine Value and the Objection to Confirmation; it is hereby stipulated and agreed that:

1. The value of the Vehicle to be paid to Ally Financial through the plan is \$21,500, at 5.25% interest.
2. The remaining balance of the claim shall be treated as a general unsecured claim.
3. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 due to dismissal or conversion, this agreement is not binding upon the parties.
4. Electronic and/or facsimile signatures shall be treated as an original signature for purposes of this Stipulation.

/s/ Michael D. Sayles

Michael D. Sayles, Esquire
Sayles and Associates
427 West Cheltenham Avenue, Suite #2
Elkins Park, PA 19027

/s/ Regina Cohen

190 North Independence Mall West
6th & Race Streets
Philadelphia, PA 19106

ORDER

The forgoing Stipulation is **APPROVED WITHOUT PREJUDICE** to the rights of any party in interest or the Chapter 13 Trustee with respect to confirmation of the Debtor's chapter 13 plan.

Date: 2/22/22



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE